## CLAIMS

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1. A user programmable electronic card interface system for programming an electronic card having a substrate and an memory carried by said substrate; said system comprising:

an electronic card writer having a receptacle shaped to receive said electronic card and data means to write data to said memory, and

a user terminal including processor means, display means and data input means, said user terminal communicating with said electronic card writer, wherein a user can enter customised data into said user terminal via said data input means, write said customised data into said memory via said electronic card writer, wherein said customised data is adapted to control a function of equipment when said customised data is communicated to said equipment.

- 2. The system as claimed in claim 1 wherein said data controlled equipment comprises a telephone and said customised data comprises a telephone number to be dialled by said telephone.
- 3. The system as claimed in claim 2 wherein said memory contains a plurality of customised data each comprising a different telephone number to be dialled, said electronic card is provided with a like plurality of symbols each corresponding to a corresponding one of said different telephone numbers, and said electronic card writer is operable to read each said different number upon said user operatively indicating the corresponding symbol.
- 4. The system as claimed in claim 1 wherein said data controlled equipment includes a display and said customised data determines the content of said display.
- 5. The system as claimed in claim 4 wherein the content of said display comprises said customised data.

- 6. The system as claimed in claim 4 wherein said customised data points to a data store separate from said card, the contents of which determines said display.
- 7. The system as claimed in claim 1 wherein said electronic card writer is operable by a user touching an operative surface of said electronic card, and wherein said operative surface is provided with a user customised tactile indicia each of which corresponds to one of a plurality of functions performed by said electronic card.
- 8. The system as claimed in claim 7 wherein said operative surface comprises a substrate affixed to a surface of the card.
- 9. The system as claimed in claim 8 wherein said substrate is printed using thermography to form said tactile indicia.

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- 10. The system as claimed in claim 8 wherein said substrate is embossed to form said tactile indicia.
- 11. The system as claimed in claim 7 wherein said tactile indicia are directly formed on said operative surface of said card.
- 12. The system as claimed in claim 11 wherein said tactile indicia are formed by thermography.
- 13. The system as claimed in claim 11 wherein said tactile indicia are formed by machining said operative surface.
- 14. The system as claimed in claim 13 wherein said operative surface is machined in a computer controlled cutting plotter.
  - 15. An electronic card interface system for reading an electronic card having a substrate and an electronic memory having user program data stored therein and for controlling data controlled equipment, said system comprising:

an electronic card reader having a receptacle shaped to receive said electronic card and data means to read said data from said memory; and

a said data controlled equipment having a function controlled by receipt of said data and communicating with said electronic card reader to receive said data therefrom.

16. An electronic card reader having a touch sensitive substantially transparent screen through which an electronic card received therein can be viewed, and

an adjacent layer of selective opacity, said layer being switchable between a substantially transparent state and a substantially opaque state, and being positioned relative to said screen to permit said card to be viewed through said screen when said layer is in its substantially transparent state and to occlude at least part of said card when said layer is in its substantially opaque state.

- 17. The reader as claimed in claim 16 wherein a portion of said card is occluded to permit only that region of said card intended to be next operable in a sequence of operations, to be viewed.
  - 18. An electronic card indexing apparatus comprising:

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- an electronic card storage means adapted to receive a plurality of electronic cards;
- an electronic card reader means adapted to read data from any electronic card located in the storage means;
- a search engine means whereby a user can specify at least one electronic card parameter; and
- a control means responsive to the data read by the electronic card reader and adapted to identify an electronic card dependent upon the specified parameter.
- 19. An electronic card having a plurality of functions selectable by the touch of a user on an operative surface of the card, wherein said operative surface is provided with a like plurality of user customised tactile indicia each of which corresponds to one of said functions.
- 20 The electronic card as claimed in claim 19 wherein said operative surface comprises a substrate affixed to a surface of the card.
- 21. The electronic card as claimed in claim 20 wherein said substrate is printed using thermography to form said tactile indicia.
  - 22. The electronic card as claimed in claim 20 wherein said substrate is embossed to form said tactile indicia.
  - 23. The electronic card as claimed in claim 19 wherein said tactile indicia are directly formed on said operative surface of said card.

- 24. The electronic card as claimed in claim 23 wherein said tactile indicia are formed by thermography.
- 25. The electronic card as claimed in claim 23 wherein said tactile indicia are formed by machining said operative surface.
- 26. The electronic card as claimed in claim 25 wherein said operative surface is machined in a computer controlled cutting plotter.

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- 27. A method of user customising an electronic card having a plurality of functions selectable by the touch of a user on an operative surface of the card, said method comprising the step of providing a like plurality of user customised tactile indicia each of which corresponds to one of said functions.
- 28. The method as claimed in claim 27 including the further steps of providing said tactile indicia on a substrate and affixing the substrate to said operative surface.
- 29. The method as claimed in claim 28 including the further step of forming said tactile indicia on said substrate by thermography.
- 30. The method as claimed in claim 28 including the further step of forming said tactile indicia on said substrate by embossing.
- 31. The method as claimed in claim 27 including the further step of forming said tactile indicia directly on said operative surface.
- 32. The method as claimed in claim 31 including the further step of forming said tactile indicia by thermography
- 33. The method as claimed in claim 31 including the further step of machining said operative surface.
- 34. The method as claimed in claim 35 including the further step of machining said operative surface with a computer controlled cutting plotter.
  - 35. A programmable memory card including a user interface on a surface of said card, said interface comprising at least a region intended to receive a stimulus from a user, said region being associated with a feedback signal and an action signal.

- 36. The memory card as claimed in claim 35, wherein the feedback signal is an audio signal.
- 37. The memory card as claimed in claim 35 wherein the feedback signal is a visible signal, and wherein visible signal means associated with the feedback signal are disposed substantially upon or substantially within the card.
- 38. The memory card as claimed in claim 37 wherein said visible signal means comprises a light emitting diode.
- 39. The memory card as claimed in claim 35 wherein data associated with the feedback signal is stored on the memory card.
- 40. The memory card as claimed in claim 35 wherein data associated with the feedback signal is stored in an external storage means.

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- 41. The memory card as claimed in claim 35 wherein data associated with the action signal is stored on the memory card.
- 42. The memory card as claimed in claim 35 wherein data associated with the action signal is stored in an external storage means.
- 43. The memory card as claimed in claim 35 wherein said action signal comprises a telephone number dial signal.
- 44. The memory card as claimed in claim 35 and having a plurality of said regions, and the feedback signal associated with each said region is different from the feedback signals associated with the other regions.
- 45. A method of gaining access to a service over a network, said method comprising the steps of:

providing a customised electronic card having at least memory storage means on the card, wherein said customised card includes a functional user interface on the card and electronic data associated with the user interface stored on the storage means;

providing an electronic card reader in communication with a network, the electronic card reader being capable of reading said card and providing user access to the user interface on the card; and

operating said user interface to communicate the associated data to thereby gain access to a service over the network.